

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	:	
Craig Shapiro, <i>et al.</i>	:	
	:	
Appln. No. 10/748,710	:	Art Unit: 3688
	:	
Filed: December 30, 2003	:	Examiner: Alvarez, R.
	:	
For: PAYMENT SYSTEMS AND METHODS	:	Docket No: 45/1267US
FOR EARNING INCENTIVES USING	:	
AT LEAST TWO FINANCIAL	:	
INSTRUMENTS	:	

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE

To the Commissioner:

In response to the Office Action dated September 25, 2008, Applicants submit the following remarks in this request for reconsideration.

Remarks: start on page 2 of this paper.